

**Before the State of South Carolina
Department of Insurance**

In the matter of:

of **Christopher J. Osborn** *family or employee*
Key Insurance Consultants, Inc.
3700 Bush River Road, Suite K-5
Columbia, SC 29210

SCDOI File Number 06-0516
**Consent Order Revoking Insurance
Producer's Licensing Privileges**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Christopher J. Osborn, d.b.a. Key Insurance Consultants, Inc., a licensed resident South Carolina insurance producer.

Upon review of this matter, I hereby find as fact that above named respondent, while ~~licensed to do business~~ as a resident insurance producer within the State of South Carolina, did: "have a large outstanding balance with Carolina Care Plan, Inc.(CCP), in delinquent premiums; forge a letter using the name of the National Bank of South Carolina; alter monthly statements to the group, and have a highly unusual payment arrangement involving his office. Mr. Osborn acknowledged these violations and understands that these actions could ultimately lead to the revocation of his license to transact the business of insurance as producer within South Carolina, following a public hearing at the Administrative Law Court.

The respondent was informed of his statutory privilege to request a public hearing but has waived his right to do so. Subsequently, the parties agreed, rather than proceed forward with a formal public hearing, to submit the entire matter to me, along with their specific recommendations, for my summary decision based solely upon the record. That mutual recommendation was that Christopher J. Osborn would voluntarily surrender his license for revocation.

Section 38-43-130 of the South Carolina Code of Administrative Laws provides..."the Director of Insurance "may revoke a producer's license after ten days' notice or refuse to reissue a license for violating any of South Carolina's Insurance Laws or regulations."

In accordance with my findings of fact, I now conclude, as a matter of law, that Mr. Osborn has violated SC Code Ann. § 38-43-130 (C)(4) and (8). As a result, I can now take administrative action against his resident insurance producers' license.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-40-10, *et seq.* (1991 & Supp.2005). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer.

Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." SC Code Ann. § 38-3-110(4) (Supp. 2005).

It is therefore ordered that all licensing privileges of Christopher J. Osborn to do business as a resident insurance producer within the State of South Carolina be, and are hereby revoked, and that no license, issued through the State of South Carolina Department of Insurance is to be issued to him, thereafter.

It is further ordered that a copy of this consent order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Mr. Osborn is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

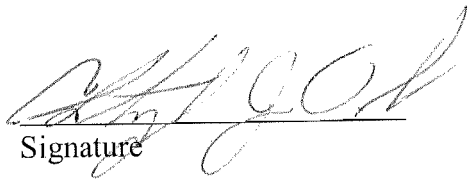
This consent order becomes effective as of the date of my signature below.


Eleanor Kitzman
Director

August 16, 2006,
At Columbia, South Carolina

I CONSENT:

Name:


Signature

Address:

307 Fox Chapel Drive
Irmo, SC 29063

Dated this 16th day of August, 2006.